Unemployment Insurance Review

May 1966

Staff Training in Unemployment Insurance

Training for the Future in UI

Training Techniques

Use of Universities in UI Staff Training

Training UC Staff in Pennsylvania

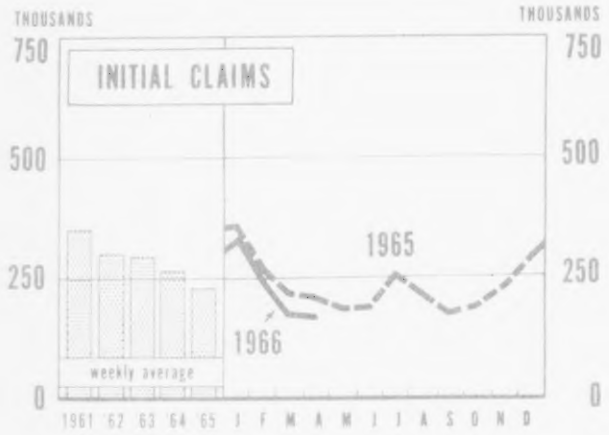
Training UI Claims Adjudicators

UNITED STATES DEPARTMENT OF LABOR

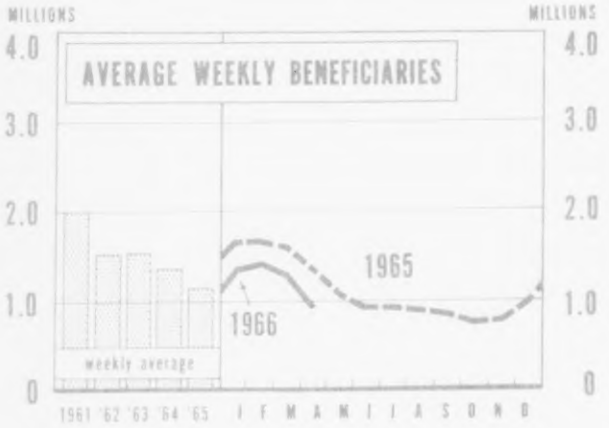
MANPOWER ADMINISTRATION

UNEMPLOYMENT INSURANCE ACTIVITIES

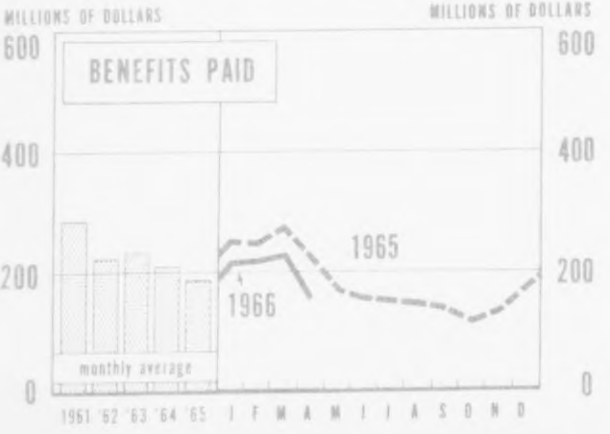
UNDER STATE PROGRAMS



Initial claims declined seasonally in April, edging down by 3 percent to a weekly average of 167,000. This was 24 percent below a year earlier and the smallest number for any month since September 1955.



In April, beneficiaries averaging 931,000 per week received payments under State unemployment insurance programs, compared with 1.3 million in March and 1.4 million a year earlier.



Benefits paid under State programs dropped sharply in April—down by $70.0 million to $155.5 million, $69.4 million below the total a year ago.

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U.S. DEPARTMENT OF LABOR
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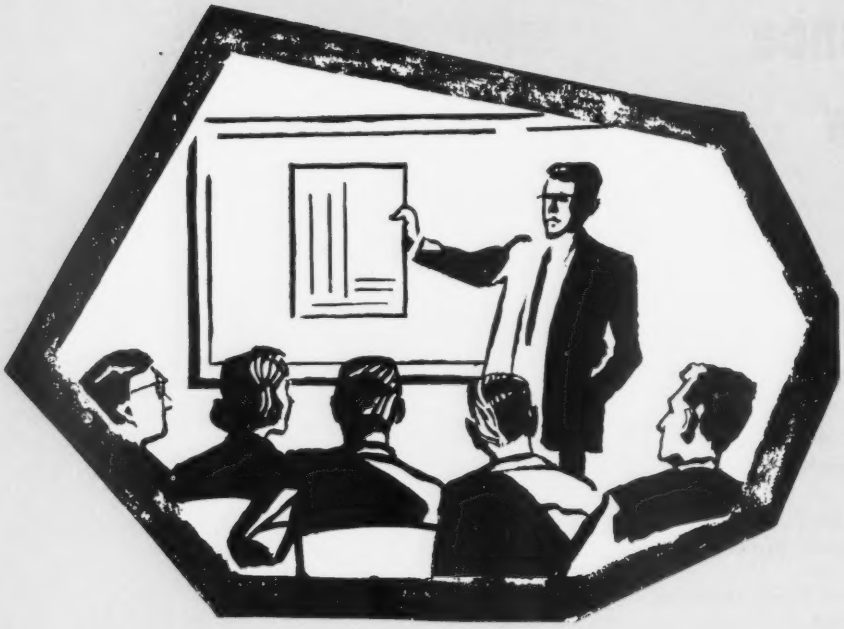

Staff Training in Unemployment Insurance

This issue of the* Review *features articles describing plans for training staff engaged in the unemployment insurance functions of the State employment security agencies, various training techniques, two current State training programs, and a training course for unemployment insurance claims adjudicators.

Training for the Future in Unemployment Insurance

*James A. Whitbeck**

A MAJORITY of the State employment security agencies in fiscal year 1966 had no outservice training program for unemployment insurance staff development, and many did little or no inservice training in unemployment insurance functions. More than 23,000 employees work in the unemployment insurance programs of the State agencies. The $200,000 allocated for fiscal year 1966 for outservice training and the travel costs of inservice training amounted to just a little under $9 per employee.

The year 1966 was representative of the past several years. While the Federal-State UI program has been growing in complexity, the time and funds put into formalized staff training have been inadequate. Is this because UI staff are so well trained that additional training is unnecessary? Such a conclusion is insupportable. Evaluation reports of State UI operations in the past years revealed almost uniformly the need for staff training.

Formal training has been neglected. There are many reasons for this neglect. The States find that in order to plan training courses with universities or to obtain other outside participation they must be assured of funds well in advance of the scheduled training. Furthermore, staff training takes the time of well-qualified people, who are usually the people most burdened with day-to-day assignments. When pressures of staff shortage grow, the easiest course seems to be to assign new employees to jobs and depend on fellow workers or supervisors to train them on the job. Although this may appear to be an economical way to train staff, it may in fact be the most costly. A common method of on-the-job training is to show the new employee where the forms are kept and then let him go to work, reminding him to be sure to ask if he has any questions. It is difficult to measure the harm done when an employee must try to learn his job between questions, but it increases significantly with the job's complexity.

It has been said that in this age of technology the capacity of machines has increased 10 times, while the ability of people to cope with them has increased only threefold. Whether these are measurable ratios or not is unimportant. The obvious fact remains that in every aspect of unemployment insurance administration the job has become more complex. This complexity has come about through the continual modification of State laws and the superimposing of additional programs upon the regular weekly UI benefit payment program which is the nucleus of the whole system.

One thing seems clear—unemployment insurance staff must be trained and ready to carry out their responsibilities in this computerized world. It will require imagination, forward thinking, and a little daring now and then to develop the methods and manipulate the processes that most effectively use the technical machinery now at our disposal. The kind of training referred to here is not the study of repetitive processes, themselves, but the search for ways to improve both the methods and processes. It is safe to say that technology can take the drudgery out of unemployment insurance operations by releasing the operators from clerical duties—but for what? Without training, as well as the exploration of new methods, the result may be a net loss to the program.

*Assistant Director, Unemployment Insurance Service, Bureau of Employment Security.

In 1967, funds for training UI staff are expected to be more than $500,000—a 250 percent increase over 1966. And, if the currently proposed legislation to extend and improve the Federal-State unemployment insurance program becomes law, an additional $1 million may be provided for training. The $500,000 will go a long way toward carrying out an effective training program in the States. It will provide for a substantial increase in outservice and specialized inservice training, and it can serve as the springboard from which to launch a more complete training program in future years.

State agencies have been asked to develop training plans for 1967, and these will be consolidated with plans for outservice training now being made by the Unemployment Insurance Service. The Service is developing training programs in management and supervision, systems development, quality of claims determination and decisions, interviewing techniques, field auditing, and application of actuarial methods to financing. These are all areas in which training needs emphasis. With the cooperation of State agencies, and the use of university teaching staff and facilities where applicable, it is anticipated that a large number of UI staff members will receive some additional training in their specialty during the coming year.

Training in job techniques is, of course, of paramount importance. The proper skills are needed to do the job efficiently and economically. But it is also necessary that employees grow in their capacity to take on greater responsibilities. The ability to grow on the job is greatly enhanced by participating in studies of subjects not directly associated with the job. Working toward an undergraduate or master's degree or just taking sociology, psychology, economics, or similar courses may be a most valuable use of one's time. The Unemployment Insurance Service wholeheartedly supports State agency plans to encourage staff members to take special university courses which have general applicability to the job.

In the near future the Service hopes to adopt standards for claims adjudication and field audit jobs. It will become increasingly important to have taken college courses whether or not a college degree is attained. For younger employees (and the young at heart), it is strongly recommended that they begin a program of classwork at a nearby college or university, unless they already have a degree and feel satisfied that their scholastic achievements will equip them to meet the increasing number of qualifications required for employment in employment security.

There have been proposals to make it easier to transfer staff between the State agencies and the Federal Government. We can look for this sort of interchange to become more frequent in the future. It certainly is not an economic use of talent, in a Federal-State system such as ours, to have insurmountable walls built up between the employment systems of the various agencies. We look forward to the day when Federal employees can get their seasoning in State agencies and vice versa without any loss of seniority, retirement rights, or unreasonable personal costs. With the coming of such a day, the employees who have continued their education will be most in demand by other units, which is another reason for enrolling in courses that will broaden horizons and increase one's value as an employee.

The Bureau of Employment Security will soon establish an experimental training center at a university. Its purpose will be to provide a central place where training can be conducted in methods and techniques applicable to various employment security functions, including unemployment insurance. Courses will be conducted by specialists selected from the State employment security agencies and the Bureau as well as by university staff members. If the experiment is successful, training centers will be established in all areas of the country. The advantages of training centers include specialization of instruction, interchange of ideas among staff members of several agencies, suitable training facilities, and independence from office routines.

Training is about to get the recognition it deserves in the unemployment insurance program. Although funds are still inadequate to insure that a large proportion of employees benefit from the training in the period of a single year, the increased funds that will be available, together with plans to provide training in several major areas of operations, should greatly expand the training opportunities for State agency employees. This could be the beginning of a new era in which the value of a continuous training program is recognized as an important tool in maintaining high quality in the operations of the unemployment insurance program.

Training Techniques

*John C. Meehan**

DURING fiscal year 1967, the Bureau will concentrate its attention on more effective training for unemployment insurance staff in the State agencies. Drawing upon its experience of the past several years in evaluating employment security agency operations, the national office has selected six general areas in which to concentrate its efforts to improve training. This is only the beginning of a plan to provide training for each member of the professional UI staff in every State agency during the next several years.

The Bureau believes this is a good time to alert all agency staff who will be attending training programs in their professional specialty about some of the training techniques they may encounter. An understanding of these techniques and their best usage will make learning easier. It will also help participants to select the best training techniques for passing on what they learn to the people they supervise and must train.

Frequently, we hear of new training methods—teaching machines, programmed instruction, sensitivity groups, and other systems. What all these new methods are supposed to do is make learning and doing easier and faster. How do they accomplish this? The successful methods use new techniques to attain ends that have been the aim of teachers all along. Sometimes the techniques are not new. They merely put into simple words and logical sequence methods that successful teachers have always used. Following are some of these techniques, described and evaluated in terms of their possible usefulness in the areas of UI operations.

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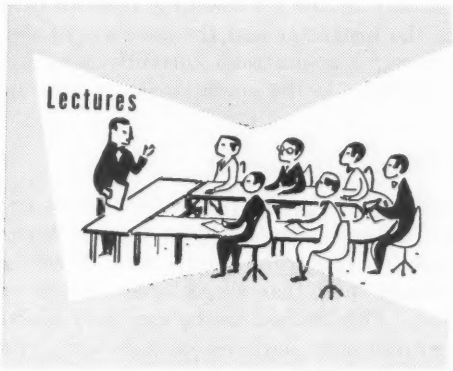
Lectures

The lecture method can be used to train an individual or a group of any reasonable size. The principal requisites for success are that the lecturer and the listeners have a common basis of communication. The lecturer may speak extemporaneously or may refer to notes. He may also use visual aids to emphasize important parts of his presentation. Any or all of these methods of lecturing produce adequate results so long as the audience understands what the lecturer says and the lecturer has prepared his material in a logical sequence within the learning capability of his audience. All lecturers and conference leaders must remember that a lecture to an audience assembled in a conference setting does not constitute a conference. It is still a lecture if one person does all the talking. Each of the areas of training for UI staff needs some lectures; however, none of the areas can be satisfactorily covered by using only the lecture method. Lectures, however, are especially useful for orienting new employees on the history and purposes of UI, for keeping staff abreast of legislation, and so on.



Conferences

A trained and skillful conference leader is needed to make this method work. The abilities needed by a conference leader involve understanding and practice of the skills of group dynamics. He must be able to recognize and guide the abilities of each individual conference member so that each member will make his best contribution to the purpose of the conference. When all of the participants in the conference contribute their best efforts and respond appropriately to the direction of the conference leader, he is better able to keep the conference focused on the topic under consideration.

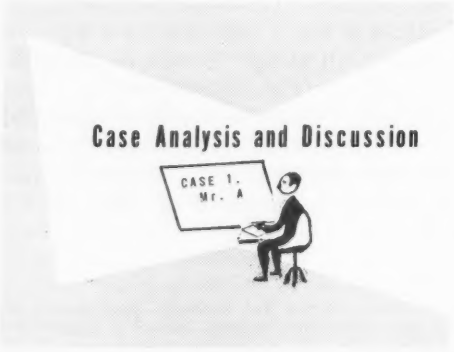
Staff members will probably be on the "receiving end" of the conference training method when attending university-conducted training in their particular professional specialties. However, unless they have had good training and extensive experience in leading conferences, they should not use this method in passing on any of the training they received. But they should attempt to analyze its use and its effect on them as an aid to learning. Universities could very well use this method in any of the UI training areas to discover for the instructor and the members of the training group the practices currently used by different agencies in the operational topic under study.

Special Interest Discussions

Individuals having common special interests are assigned to groups. Members of each group learn and discuss one another's viewpoints. When a group includes more than six, a leader should be designated. This method can be used very easily by any professional employee to pass along his knowledge to groups of employees who work in similar operations under his guidance. However, he must be sure he doesn't confuse the "special interest" by spreading into multiple interests that are too involved for simple group discussion. A supervising field auditor who has received special training may use this method to inform his office as to how the information he gained will be useful in day-to-day operations.

Case Analysis and Discussion

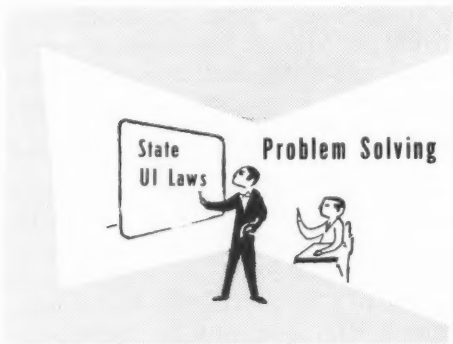
Each individual in the group receives a copy of the same case. The case is a detailed description of persons, things, and actions involved in a specific and limited situation. Members trade opinions in attempting to analyze the reasons why things developed as they did in the given situation. Since different individuals attribute different motives to the same action in a case, a discussion develops and alternate actions are considered. Most groups use this method to best advantage under the guidance of a skilled group leader. The case may be from actual UI files with the persons and locale disguised, or it may be an imaginary situation.



The fact that there is a particular case to discuss makes this method slightly less demanding on the group leader than the general discussion method. But again, the professional employee without extensive group leadership training and experience is cautioned to leave this method to the universities. The Bureau recommends this as a highly effective method, in expert hands, for teaching field auditing, claims examining, determination writing, and decision writing.

Problem Solving

This method is based on the use of reasoning to determine the nature, extent, and importance of a particular problem and then to solve it. The logic of either deduction or of induction can be used. Inductive logic reasons the existence of a general principle because a great many reliable examples

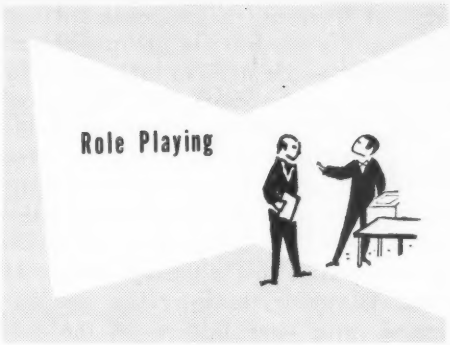


can be cited to support such a general principle. This method is essentially imperfect owing to the possibility of reaching a conclusion that is unsupportable because it is too general. Deductive logic relates two known things to an unknown in such a way that knowledge of the unknown can be correctly inferred from the relationship between it and the two known things. Problem solving can be either an individual or a group method so long as the principles of logic are applied correctly to determine and solve the problem.

This is a very good method to employ for training professional staff. It can be used to solve existing operating problems during training sessions. Universities use it to good effect in posing theoretical problems for training professionals in the use of logic.

Role Playing

Individual members of a group are selected to play the parts of the characters in a UI case. The

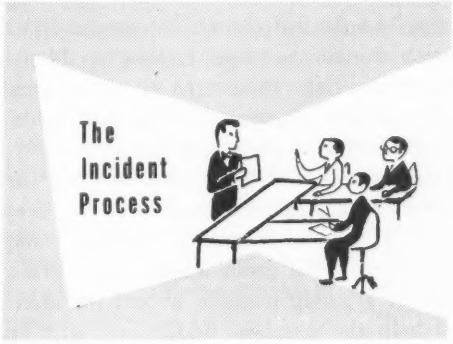


other members watch the players act out the situations involved. The role players try to think and act as they believe people would behave in similar situations. After the role players act out the case the entire group discusses with them their reasons for acting as they did in each instance.

This method can be highly effective in training both claims examiners and interviewing personnel, as well as appeals referees and field auditing staffs. University courses for personnel employed in the above occupations should use role playing to acquaint professionals with this training technique. However, because of the deep emotional involvement that some role players experience and the tendency toward candid criticism from the observers, the trainer should be a thoroughly competent and experienced leader who can mold the results of role playing into a useful and desirable learning experience.

The Incident Process

Each member of the group receives the same basic statement of the incident to be discussed. The leader possesses much more information directly related to the incident than do the others.



In the course of discussing the circumstances that may have caused the incident, the group members ask the leader for specific items of information to help them understand the occurrence. The leader supplies additional information only when specifically requested. The essential element of this method is the adeptness with which the group members obtain relevant information from the leader and the skill with which they relate this additional information to the basic statement of the incident. Obviously, this is a rather sophisticated method, with some features of the case method. It is particularly useful for training personnel in skillful interviewing and factfinding. To be most effective, the basic incident and the reservoir of related information must be thoroughly prepared in advance of the training session. The leader must be particularly adroit in revealing only the information requested in the questions of individual members.

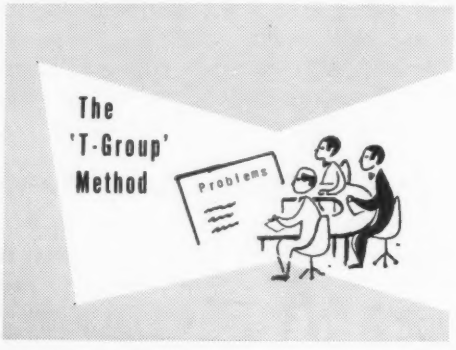
The "T-Group" Method

The "T" simply stands for the word training. Sometimes this T-group training is called "sensitivity training" because its aim is to make people aware of the way in which they affect other people and the ways other people affect them. Thus the word sensitivity, when used to describe this method of training, actually means perceptivity. To acquire this, the trainees are assigned to small groups and left on their own to define problems they want to discuss and then to develop the solutions—trying to reach conclusions that are acceptable to every one of the members of the group.

The individuals may be strangers to each other. No one is named to lead the group, and no topic is assigned. This, of course, leads to discussions, arguments, persuasions, taking sides, and generally disorganized effort among the participants before they get down to the business of working as a group. As the individuals become involved in discussion, they behave much as they would under similar conditions in groups at work or at home. The arguer argues. The fighter fights. The talker talks. The persuader persuades.

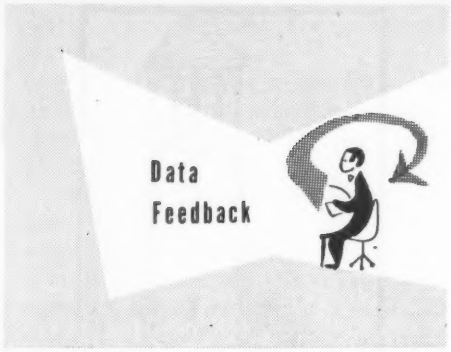
Since no individual in the group can "fire" or take punitive action against them, most members are quick to express their opinions frankly about the way others in the group react under stress. Specialists in T-group methods attend the meetings and help the members understand why an individual reacts as he does in a particular situation. Experience has shown that gradually individuals overcome their initial resentment of these open criticisms and take an active part in helping one another to become sensitive to the impressions they make. After this state of perception is reached, group members join with the monitors in trying to help those who want to improve the effects they have on others. This is done through frank criticism, and subsequent practice to overcome objectionable mannerisms.

This method has been used by universities with varying degrees of success. The Bureau believes it can be a valuable training technique in highly experienced hands. It can be very useful in improving UI staff interpersonal relations as well as their relations with the public they serve. However, State agencies should not attempt this method on their own. As with the role-playing method, it is important to emphasize that the T-group is a sophisticated and effective behavior-changing training method which should be conducted only by someone thoroughly skilled and experienced in its use.



Data Feedback

This method is a type of self-induced learning aid. It "feeds back" to the trainee information developed during the training process to help him evaluate his own reaction to training. The feedback may cause the trainee to change his way of absorbing training information. In some cases, the trainer may decide to change the training method in order to obtain more effective results. For example, information obtained from questioning the superiors and subordinates of a local office manager in training can be fed back to him in such a way as to help him understand the image he



creates in the minds of the people he works with. Such image formation may help the trainee to see the need for including specific training topics in his curriculum, and why they would be of benefit to him.

This method can bring excellent results but must be applied with discretion and expertise. The Bureau suggests that universities include it in interviewer, auditor, and claims examiner training courses.

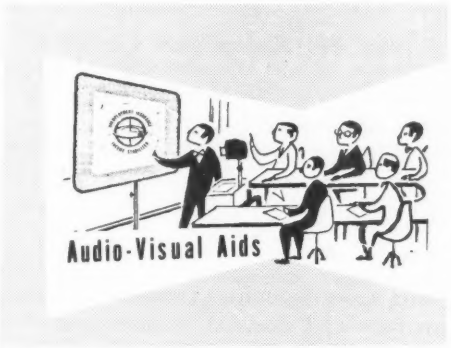
In-Basket Exercises

This is a "paper method" which uses a very realistic approach to training. For example, a trainee is given an in-basket containing a prepared accumulation of documents including a variety of problems that could face him if he were, for example, a local office manager. He is required to process all the material in his in-basket within a specified time. He must decide (by indicating on a master sheet) the priority of handling, method of handling, delegation, routing, and any other actions that he would take to process most effectively, by a specified deadline, all the work accumulated in his basket. In-basket exercises should contain material that requires the trainee to exercise judgment involving multiple functions such as work planning, priority scheduling, internal organization, public relations, delegation of authority, and other relations with agency staff.

This can be a very useful method when the in-basket material is carefully prepared to simulate a broad spectrum of activities, related if possible to the person's work. Field supervisors, office managers, and UI systems developers would benefit from training of this type.

Audio-Visual Aids

Audio-visual devices are excellent aids when training large groups of people at one time. A lecturer may bring the opinions of various experts to his audience by the strategic use of recordings,



films, charts, and slide projections. These must always be integral parts of the entire presentation and the lecturer must always relate their use to the subject being covered. Tape recordings of claims-taking interviews, played in order to analyze the effectiveness of the techniques used, are an excellent audio aid. The discussion method can be used to study the taped interview.

When used by an expert, the common blackboard can bring the most prosaic topics to life. Projectors that can be used with either transparent or opaque material are ideal methods for demonstrating the use of forms to large groups of employees who must use them daily in their work.

Mention has been made of only a few of the methods that should help in training UI staff. Other techniques of interest to training directors, managers, and supervisors are contained in "Out-service Management Training of Local Office Managers," a training document published by the Bureau in October 1963.

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Use of Universities in UI Staff Training

The Alabama Experience

*Nan H. Raley and Curtis C. Hall**

University of Alabama

TEN years ago a committee from the Alabama Department of Industrial Relations met with members of the University of Alabama staff for the purpose of initiating plans for an educational institute. The combined efforts of agency and university personnel were most fruitful. The first on-campus educational institute, jointly sponsored by the Alabama Chapter of the International Association of Personnel in Employment Security, the Alabama Department of Industrial Relations, and the University of Alabama became a reality and established a precedent. Each year since that time, an educational institute has been held at the University of Alabama or Auburn University. Attendance increases every year, and a most pleasant and profitable relationship has been established with our universities. Tangible results are evidenced by the number of training classes held on-campus, and by the broadening of vision as well as of knowledge among agency personnel in the fields of management, supervision, and all phases of employment security program functions.

The Alabama agency, in collaboration with the University of Alabama, recently developed plans for two separate courses. One course is entitled "Supervision Within a Government Agency." The other concerns electronic data processing, and is given for the benefit of Alabama's unemployment insurance field auditors. Some discussion of the data processing course will illustrate how colleges and universities can be used effectively for training employment security agency personnel.

Electronic Data Processing Seminar

The electronic data processing seminar for field auditors, scheduled to be held the latter part of May on the university campus, has created a great deal of interest. This is a "first" for the Alabama agency. The need for this type of staff training came about because of the increasing number of employers who are converting their operations from manual or machine to electronic data processing. These operations involve payroll computation, wage and contribution report preparation, and other accounting records with which the Ala-

*Mrs. Raley is supervisor of training, Alabama Department of Industrial Relations, and Mr. Hall is chief of contributions, Alabama Unemployment Compensation Agency, Alabama Department of Industrial Relations.

bama Unemployment Compensation agency is concerned.

Some of the larger employers in Alabama had indicated an interest in submitting their individual wage listings on magnetic tape. Also, in some of the State's larger cities, "service centers" were being formed utilizing the latest computer systems to provide the smaller employers—who could not afford computerization on their own—with accounting, payroll, and tax reporting services.

As the agency became more aware of this situation, we began to question our ability to audit payroll data for employers who operated their own computers or who used a computer service center. Although the need for an auditing procedure adapted to the new systems was not immediately pressing, it was apparent that we would have to face this problem soon. A survey was made to determine which, if any, of the field auditors had experience in this area; there were none. Next, the need for orienting field auditors was discussed by members of the agency staff directly affected, and the field auditors were included in informal discussions. These questions were asked: What are we able to do at this time with an audit assignment on an employer who is using computerized records? What should we be able to do? What type of training would be helpful? Who would develop such a course? How much depth should it have? These questions, and many others, were unanswered; but interest continued to grow.

At one session of the 1965 educational institute, discussions were devoted to the development of new training plans. Mr. Abraham Abramowitz, Special Assistant for Program Policy and Planning to the Administrator of the Bureau of Employment Security, the university staff, and agency personnel expressed their views on development of training courses in the field of electronic data processing. Answers to the questions were beginning to take shape. We knew that the need existed, but we were not prepared to satisfy it. Personnel within the agency were not qualified to conduct the training. The need for outside assistance was apparent.

Enlisting the University's Services

Anyan A. Gordon, Director of the Commerce Extension Services, University of Alabama, was invited to meet with W. A. Major, Director of the Alabama Unemployment Compensation Agency, the supervisory staff of the agency's employer liability section, and the Training Supervisor and the Business Manager of the Alabama Department of Industrial Relations. Discussions covered the feasibility of a course in electronic data processing on the university campus, appropriate faculty for developing the course, the possibility of utilizing outside consultants, the interaction of specialized agency personnel with university faculty, and the approximate cost of such an undertaking.

Details were worked out and a plan was developed. A proposed budget was submitted to the Bureau of Employment Security and approved.

All the information gathered up to that point was then studied by agency staff and faculty of the university. From this information, both parties were ready to reach agreement on specific objectives and a course of study.

A conference was requested by university officials to include members of the agency staff and the proposed instructors. At this on-campus conference, a full and complete review of the previously discussed information was conducted to insure that no details pertinent to the planning and conduct of the training had been omitted. The following specific objectives for the course were developed:

1. To provide the auditor with an understanding of basic terminology, fundamental concepts, and operational principles applicable to electronic data processing systems;
2. To provide the auditor with an understanding of what information can be expected from an electronic data processing system and how to ask for the information desired;
3. To improve the ability of the auditor to evaluate the validity of the data supplied by the system;
4. To improve the effectiveness of communication between auditor and client through increased familiarity with standard techniques of flow-charting and programming for data processing systems; and
5. To improve the adaptability of the auditor to changing conditions without sacrifice of his basic audit standards, by providing fundamental knowledge about the effect of data processing systems on internal control procedures and the auditability of these systems.

Selecting Course Content

In order to accomplish the above objectives, it was next necessary to select the general course content, the outline, and the specific subjects, and to assign instructors. Three members of the university's faculty were assigned: Dr. Thomas Humble, Dr. Robert Sweeney, and Prof. Victor Harrison, all certified public accountants. They proposed periods of instruction in the following subjects:

1. Electronic data processing systems—covering EDP terminology, input and output media and equipment, storage devices, processing procedures and systems, and program flow charts;

2. Basic programming—including language, coding, flow chart techniques, and practice problems to provide the student with actual practical experience;

3. EDP auditing concepts and techniques comprising internal control procedures, audit standards, audit trails, test decks, model programs, and sampling; and

4. Actual preparation of audit cases and sample audits during which experience can be gained in auditing computerized records on payrolls, inventories, accounts receivable, and those other records normally examined during tax audits.

The length of the seminar was agreed upon as 5 days, and lesson plans were developed.

Conclusion

It is recognized that with the restrictions on time and the lack of background training of the participants in the seminar, the field auditors will not emerge as expert and polished auditors of computerized records. However, they will have received a basic orientation that should enable them to discuss data processing systems intelligently and with understanding, with employers they call on and accountants with whom they come in contact.

In addition, the auditors will have some knowledge of the types of information they may request from an employer and what to expect in return. They should also be capable of interpreting readout material and comparing it with the basic document in order to verify accuracy and validity of reported information.

The field auditor may not be able to do a complete, wrapped-up audit when he finishes this training. But with followup training later on plus additional experience in this audit procedure, and adequate supervision and assistance from his supervisors (who will be given specific and more thorough training in this field), it will not be long until an assignment to audit an employer whose records are kept by a data processing system will be routine.

The electronic data processing course is an example of the detailed discussion, coordination, and planning that must be accomplished if an agency's staff training objectives are to be reached through use of a training project involving cooperation between the agency and a college or university. It also indicates the value of using this method for staff training in certain areas of employment security program operations.

Training Unemployment Compensation Staff in Pennsylvania

*Anthony A. Angley**

IT IS a challenge to describe the training program for the 1,700 employees who perform unemployment compensation functions in the Pennsylvania Bureau of Employment Security. For instance, it would be difficult to decide which of the following training programs to include in the description:

1. The training activities necessary to enable accounting division personnel to collect, deposit, and maintain records of the $300 million in taxes reported by 200,000 employers.

2. The program to provide field accounting service personnel with the knowledge and skill essential to service the employers in their respective geographical areas.

3. The program for training benefits division personnel to maintain by high-speed process the wage records of five millions of workers, for determining the monetary eligibility of claimants, or for issuing as many as 40, 60, or even 80 thousand benefit checks in 1 day.

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4. The program to train personnel for processing interstate benefit claims.

5. The claims-taking and claims-adjudication training for local office personnel who must make determinations of eligibility as they serve a steady stream of claimants.

6. The program for the duplicating, addressograph, and mail and messenger units of the office management division, whose services are needed to make the whole process move.

This brief listing of some of the agency's UC training activities may come as a surprise to those people who center all their attention on the claims adjudication function. They overlook many other areas of the program that determine the needs for training programs to prepare staff to serve employers and workers with respect to their rights and responsibilities under the law.

Outstanding among these many sources are legislative changes to the Pennsylvania Unemployment Compensation Act. These have occurred with consistent regularity in each session of the Pennsylvania General Assembly since the act was passed in 1935. A description of the training activities necessitated by changes in the law affords an opportunity to illustrate how all of the agency's divisions must prepare and train personnel so that a transition from one set of policies and procedures to another will be accomplished smoothly and in the shortest possible time, with the least inconvenience and greatest degree of satisfaction to the public. It also provides a picture of the wide-ranging responsibilities of the agency's UC training program.

Activity Before Legislation Passes

Because unemployment compensation is so important to the economy, many bills are placed in the legislative hopper at each session, representing the viewpoints of the various sectors. Each bill would in some way affect the agency's administrative policies and operating procedures. The agency's administrative staff generally cannot predict which bill or combination of bills will finally be passed and receive the Governor's approval to become part of the UC law. One thing is certain—whatever the legislative changes, some provisions are likely to be retroactive, some will become effective with the Governor's signature, and still others at a later date. Since all the UC functions are performed as part of a fast-moving process, the personnel who perform each function must be ready to effect the necessary changes while they are keeping the regular process moving. If the revisions become effective on the 10th of the month, we can't wait until the 11th to begin the required educational and training activities. These must, of necessity, be well behind us. To make this quick transition possible, a number of actions have to be taken.

The executive director and his staff receive copies of all of the bills that are introduced as soon as they are printed. Each bill is thoroughly analyzed. The effects the legislation will have upon the agency's policies and operating methods are noted. An analysis sheet is prepared and provided to all directors and their respective staff members. Each division's staff further analyzes the provisions of each bill to determine the specific effects it will have upon its work methods. New operational methods are devised for the administrators to set up plans for the personnel and machines that may be required.

As the legislative actions begin to center attention upon certain bills, the administrative staff [1] focuses on these for special attention and the process of analysis continues. All of these staff members become actively involved in the analysis of the bills, designing new operating procedures and developing the educational and training guides which will be needed. This is an educational and training experience for everyone involved.

As the analytical work is accomplished, copies of the analyses are distributed to the district and local office managers and UC supervisors who are responsible for the claims activities most likely to become affected upon short notice after the bill becomes law. These analyses provide managers and supervisors with the information needed to prepare themselves for the changes they may have to put into effect. Their experience, knowledge, and skills are put to work. They analyze, question, and make recommendations to the State central office staff. At the same time the managers and supervisors inform their respective local staff members concerning the basic changes which may be enacted and the effects these will have upon operations and claimants.

Simultaneously, the same type actions are being carried out by the field accounting service so that

[1] Administrative staff includes the agency executive director's procedural, legal, and public relations assistants; the directors of the divisions and their assistants, and the management analysts; and training specialists, technicians, and specialists of the UC administrative unit.

State Capitol, Commonwealth of Pennsylvania, Harrisburg

the accounting agents are aware of possible changes in their work. Both field agents and the local office UC personnel need this knowledge because of the constant barrage of questions they receive from employers and claimants. They must also be aware of the discussions in the State legislature and the reports in the press and on radio and TV. Each of these groups has its own version of the implications in each of the bills. At the same time, each worker and employer will have good reason to ask, "What effect will the new law have upon me?"

New procedures inevitably require new or revised forms. Because of the volume of work in the Pennsylvania agency, many forms must be secured on bids from outside printing sources. The methods analysts and division technicians take care of these needs and work simultaneously with the training specialists and others to prepare written work procedures and instructional materials covering the preparation and use of each form.

Activity After Legislation Is Enacted

By the time the members of the State legislature make their final choice of the bills they will enact, alternate educational and training plans have been prepared by the agency staff for the personnel in each of the operating divisions. Machine-operating personnel and others in the benefits division; analysts, machine-operating personnel, and clerks in the accounting division; field accounting personnel—all are given instructions by the management and supervisors within those divisions.

A different situation prevails in providing the final instructions for the local office UC personnel. These employees work in 100 offices located in widely separated localities around the Commonwealth. They have already received a considerable amount of written instructions and some personalized instruction. However, personalized instruction from the experts is still needed to round

out their knowledge, skills, and attitudes concerning the new policies and procedures.

The personalized instruction is given by teams from the State central office which are composed of two or more specialists, analysts, and technicians who have been working on the program and know it in detail. They work from the final draft of the policies and operating procedures which have been developed for the particular revisions that have been enacted. The written materials contain examples, illustrations, and work exercises.

As soon as possible after the Governor has signed the bill, these instructor teams follow a schedule that takes them into each of the nine districts and the field accounting regions. They conduct educational and training sessions for managers, UC supervisors, and key personnel from the field accounting service.

Experience has taught us that, no matter how thoroughly we have prepared for these personalized sessions, there will always be a local office employee who will raise a question or two that we had not considered. Thus a backup team is available in the State central office to take the questions by phone, secure the answers, and relay them back to the instructors. Calls are also made to alert instructors in the other districts.

The next phase of the educational and training program takes place in the local offices. Here the manager and the UC supervisor, backed up by a district and/or a State central office representative, conduct the final instructions for the front-line operating personnel. These are the people who meet the claimants across the counter and who must be ready to serve them according to the new policies and procedures.

All of this activity does not necessarily result in a watchlike precision in the performance of the claims or any of the other UC processes. But it does accomplish the educational and training job with a minimum of disturbance to any of the functions.

One satisfying factor in the educational and training actions for UC personnel is the immediate feedback. Unlike the training in some other activities, where evaluation of the results cannot be made soon thereafter, the results for UC personnel become quickly evident. All that is needed is to watch the beltline for applications, pay orders, checks, appeals, or the employer contribution reports. If they keep moving smoothly, we know that the instruction has been effective. If backlogs develop in any one process, they are easy to spot even to specific individuals. This may be one reason why UC supervisors are particularly alert to training needs and see that they are satisfied as soon as possible.

Education and Training Unending

All of the above actions still do not accomplish all that has to be done, from an educational and training viewpoint, to carry out the legislative changes in the law. As training directors in State employment security agencies are well aware, these actions do not include either the beginning or the end of the story.

The educational program really begins with the information the agency's executive director and his staff are asked to provide for the members of the Governor's administrative staff and for members of the State legislature, especially those members who are introducing a bill or serving on the legislature's Unemployment Compensation Committee. Because of the public interest in the program, certain legislators make a point of being thoroughly informed on all aspects of the UC law and what effects any suggested revisions may have upon employers who pay the contributions that finance the program, unions whose members are potential beneficiaries, and civic groups who want to be informed about the proposals. From all these sectors come requests for information which keep key agency staff members and, on occasion, members of the State administration's staff on the go with their charts, diagrams, and fact sheets as they address one meeting after another. The agency's public relations director is kept at his typewriter or busy with reporters as he tries to keep the facts in the story straight. Radio and television appearances of agency officials become an important part of the education program.

This public education phase cannot be treated lightly. Very often it will have important effects upon the decisions of individual members of the legislature and upon interested groups, and will have further carryover effects upon the methods and procedures for administering whatever changes are made in the legislation as finally enacted.

As noted earlier, the agency's educational program cannot end with the activities provided for its staff members. Because employer organizations and union groups in each community want to know the specifics about the legislation and how

it will affect contribution rates or benefit allowances, the chain of educational and training events continues, as district and local office managers, UC technicians, and the field accounting staff give their talks in boardrooms, union halls, and over the luncheon tables. They work long and hard at the task. Their satisfaction comes when they finally begin to hear comments such as "You mean we are not going to pay more?", or "What you are saying, then, is that my benefits won't be cut?", or "Then what's all the fuss about?"

Training staff for the administration of the unemployment compensation program does not have the attractions associated with training for other manpower programs, such as job development and placement, or counseling and training, but it carries the satisfaction that comes from knowing it is an absolute necessity for increasing the effectiveness and administration of a program that helps to maintain not only the income of unemployed workers and their families but the stability of the economy as well.

Training UI Claims Adjudicators

*Morton Rosenbaum**

This is the second of three articles dealing with the improvement of the nonmonetary determination function.

"CLAIMS adjudicators are not born—they are trained." This observation may be challenged by some people, and it is true that some individuals are better endowed than others with a capacity for this type of work. But the claims adjudicator's job involves truly professional services in a highly complex area of activity. It is like any other professional occupation that requires extensive training for one to become qualified, and a considerable amount of experience to develop and attain proficiency. In order to outline some of the essential training needs of a claims adjudicator, it is necessary to consider the basic qualifications required to perform this work successfully.

First, a claims adjudicator must have a good working knowledge of human psychology and use it effectively in his daily contacts with claimants, employers, and the public. He must have the ability to recognize the numerous motivating factors that influence the claimants who may be unemployed for many different reasons. He must treat claimants as individuals. In addition, the claims adjudicator must be alert to his own subjective attitudes and not allow these to distort his appraisal of people or information.

Second, a claims examiner must have the ability to communicate effectively. This requires a good command of the English language. He must be able to communicate through articulate speech—concise, clear, and readily understood. He must be able to communicate through writing—direct, simple, concise, and cohesive sentences. He must also be a patient and careful listener, attentive and alert, in order to identify and accurately evaluate a claimant's or employer's statements. And he must be a careful reader who can readily understand what he has read and draw accurate conclusions.

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Training for these qualifications involves courses in grammar, composition, and semantics.

Third, he must have the ability to think clearly and reason logically in order to determine facts and reach the right conclusions. This qualification is most important in fact finding and determination writing. In addition to knowing the statutory provisions and policy relating to the State UI law under which he operates, he must distinguish one provision from another and relate appropriate provisions to a particular set of facts. Courses in logic, philosophy, mathematics, or any of the scientific disciplines requiring the use of deductive and inductive reasoning should help to meet this important qualification.

In addition to the broad areas of training discussed above, there are more specific areas of training. These involve knowledge or skills that are more directly related to claims adjudication work. This type of training may be organized into numerous units and varied sequences. The following outline of recommended training is not intended to be all inclusive, but suggests many pertinent areas that should be covered.

Objectives of the UI program and the role of the claims adjudicator.—This training would deal with why and how the UI program was established, Federal-State relationships, and how the nonmonetary determination process relates to the overall objectives of the program. It would also be concerned with the responsibilities of the claims adjudicator to claimants and employers, as well as to his agency; with his role as impartial fact investigator and decision maker; and with his ability to improve public understanding of the program.

Fact investigation.—This training would relate to all aspects of fact finding, such as the nature of facts, when general facts are used, when specific facts are necessary, how to get the pertinent facts, how to identify the issues and relate the facts to law and policy, the need for being alert to resolve apparent conflicts, the possible sources of information, and the importance of obtaining information from these sources, and so forth.

The claims adjudication interview.—This training would include the basic principles involved in effective interviewing for claims adjudication, and demonstrations of poor as well as of good interviews.

Claims adjudicator's work tools.—This training would include not only a description of existing tools and instructions in their use but also material designed to help adjudicators recognize the tools' potential and see how to put them to wider use. These tools would include, among others, fact-finding guide cards, determination outline guide cards, labor force reports, data on prevailing wages, a handbook of State UI laws and regulations, and a precedents manual.

Making and writing determinations and redeterminations.—This training would cover the purpose of the determination, how it must stand by itself, how resolving the issue must be based upon law and policy and, finally, adjudicating. The importance of writing the determination should be stressed, especially the "4 C's"—clarity, completeness, conciseness, and courtesy. Redeterminations would also be discussed in this unit—what they are, when they are made, and how they are made.

Issues involved in nonmonetary determinations.—This training would cover the basic principles involved in the application of the various benefit eligibility and disqualification provisions of the State UI law.

The claims examiner's professional self-development.—This training can be accomplished through participation by the claims examiner in seminars and other discussion groups, such as the professional organization of the International Association of Personnel in Employment Security (IAPES). These deal with various UI subjects, for example, recent changes in the UI law and their effect upon the program, trends reflected in recent appeals decisions, recently published articles, and reports related to claims adjudication.

To sum up, the development of a claims examiner from whom quality performance can be expected requires training in the psychology of human behavior and in the ability to communicate; appropriate orientation in understanding the objectives of the program and in the best methods to attain them; training in specific subjects and skills involved in claims adjudication; and a program of self-development on a continuing basis. When recruiting staff for claims adjudication work, 4 years of college, including courses that provide a good foundation for the work as indicated above, should be required.

A study conducted jointly by the Bureau of Employment Security and the Division of State Merit Systems, Department of Health, Education, and Welfare, during July–September 1963, included a survey of 1,022 employees engaged in claims adjudication work in 24 State agencies. Average total education for employees in this group was 13.8 years. Approximately 61 percent of the group had some college training, while 39 percent did not. Some 32 percent of the group had a bachelor's degree, and 4 percent had 11 or fewer years of schooling. The group also included 20 persons with master's degrees and 24 with law degrees. The amount of formal education of personnel currently engaged in claims adjudication work varies greatly. The planning and the developing of training programs and training materials for such a diverse group are a real challenge. Several actions can be taken to face this challenge.

Outservice Training

Employment security personnel currently engaged in claims adjudication who need to strengthen their basic educational backgrounds can quite readily take advantage of suitable courses offered at local or nearby colleges and universities. Today, many educational facilities offer courses for adult part-time students. Sometimes it is possible to obtain financial help. IAPES has a scholarship program, and some State universities and colleges offer reduced tuition to State employees. In some States, funds become available from time to time for the tuition of State employees for courses related to their work.

Plans of the Bureau of Employment Security for outservice training of UI personnel during fiscal year 1967 include courses for claims examiners and interviewers. The training will be conducted in several 1-week sessions for groups of approximately 30 trainees. It will be given at various colleges and universities located as conveniently as possible for the trainees who are nominated to participate. The Bureau is developing specific proposals for this training, and the State employment security agencies have been requested to submit nominations of trainees.

Special Institutes

Another approach to training in claims adjudication is for the Bureau (or the Bureau and the State agencies jointly) to sponsor outservice institutes for the professional training of claims adjudicators. Under this arrangement, the sponsors exercise more responsibility for the development of the program, courses, and subject matter. College or university faculty members may serve as consultants, or may be retained to present certain courses. Under such an arrangement there would be greater flexibility in choosing the kinds of courses, as well as in the methods of instruction. Courses could be developed for a class of college graduates or for a group of trainees who had no college training. This type of outservice training institute could provide training in some basic background courses as well as in the specific skills and knowledge more directly related to claims adjudication work. Refresher courses could be offered for experienced claims adjudicators in specific areas of activity, and courses could be designed to promote the continuing professional advancement of claims adjudicators. In any case, all the programs would be directed toward producing high quality claims adjudication service.

After the first institute is in operation, the need for the development of any additional claims adjudication training courses and materials can be determined. As a result of these institutes, a well-balanced program of instruction should evolve to contribute significantly toward the improvement of the quality of claims adjudication work and the enhancement of the professional status of claims adjudicators.

Inservice Training

Of course, much of the learning and development of skills must of necessity be gained through on-the-job training. A number of State employment security agencies have developed new training materials and initiated training programs for better performance in the claims adjudication function. However, a review of the training materials, plans, and reports of most States indicates that a plateau was reached quite some time ago on the level of inservice training for the nonmonetary determination function. The introduction of UIS Training Program Unit No. 60, *Installation and Maintenance of a Quality Control Program for the Nonmonetary Determination Function*,[1] into the quality control programs of several States will undoubtedly bring the need for additional training into sharper focus. This need can be met by joint efforts of the Bureau and State agencies in development of new training materials, courses, and techniques and by their extensive use in the State agencies.

[1] See "A Training Unit for the Nonmonetary Determination Function" in the *Unemployment Insurance Review*, January–February 1966.

Unemployment Insurance Decisions*

Hide the Telephone!

Alabama.—The employer alleged that the claimant conspired with two other employees to steal a ship's telephone. The claimant emphatically denied that he stole or attempted to steal it. He testified that he was sent to the warehouse to get some equipment, and rode in a truck driven by another employee. He learned that the other employee had the telephone concealed on his person. He knew the other employee was attempting to steal the phone and insisted that it be disposed of immediately as he did not want to be involved. The other employee threatened to implicate the claimant if he reported the theft, but agreed about getting rid of the phone. The claimant threw the phone under a building, and later burned the packing box it came in. The employer learned of the theft. The other employee confessed when he found that criminal proceedings would not be instituted, but refused to exonerate the claimant.

The appeals referee found that conspiracy was not established, but he held that the claimant was discharged for committing a dishonest or criminal act in connection with his work. The referee stated that dishonesty does not necessarily require some overt act, nor does it necessarily require that an individual steal something. He said, "There are many ways in which an individual can be dishonest. He can be dishonest by remaining silent in the face of a duty to speak." The referee pointed out that larceny is a serious matter; and, especially when it is being committed by employees, it is a matter of vital concern to the employer. The claimant was under a moral obligation to communicate such information to his employer and was dishonest when he failed to do so. (Decision No. 2790–AT–66, Mar. 18, 1966.)

Girl Friday

California.—The claimant was referred by a private employment agency to a job in the employer's home. The employer required a "Girl Friday." He explained to the claimant that although her duties would consist primarily of bookkeeping and typing, she would also be expected to perform various household chores and yard work. The claimant was attending business school from 6:30 to 9:30 p.m. to learn typing and shorthand. She was hired to work a split shift, before and after her school hours, but her work hours were subsequently changed to 9:30 p.m. to 7 or 8 a.m. After she had worked for a few weeks, the employer found that she was not capable of doing the bookkeeping required, and eliminated that duty. Instead, she was required to spend most of her time cleaning the employer's home, painting the house, and shoveling dirt from the basement. She complained of the heavy duties; and when she developed a headache, she decided to quit and stayed away without notice. Three days later she asked for her check.

The Appeals Board pointed out that the claimant had been hired primarily to do bookkeeping and typing, that when the employer had found she was incapable of performing bookkeeping and assigned her instead to the menial tasks that were originally intended to be only incidental to her primary duties, the conditions of her work were substantially changed. The Board found this was a violation of the employment agreement, and that the claimant's reason for leaving was real, substantial, and compelling, and of such nature as would cause a reasonable person desirous of retaining employment to take similar action. The claimant was not disqualified. (Appeals Board Decision No. 66–584, Mar. 10, 1966.)

The Case of the Missing Truck

Texas.—A delivery-truck driver had to make two deliveries in downtown Houston at about 5 p.m. Because of the rush hour traffic, he was unable to park closer than about four blocks from the hotel where one of the deliveries was to be made. After he had made the delivery, he was unable to recall where he had parked the truck. He walked around the area for an hour looking for the truck, and finally called his employer.. The employer called the police. Then he picked up the claimant and they continued the search, unsuccessfully. The next morning the truck was back in the employer's parking area. The employer explained to the claimant that the police had found the truck in the area where the claimant had parked it.

The claimant stated that the employer told him several times to pick up his things from the truck, and he interpreted that to mean that he was discharged. He asked for his final check and left. The employer did not attempt to stop him. However, the employer testified that he had no intention of firing the claimant and, had the claimant not asked for his check and departed, he would only have been cautioned to be more careful.

The Appeal Tribunal disqualified the claimant for 8 weeks for voluntarily quitting his employment. However, the Commission found mitigating circumstances and reduced the disqualification period, explaining, "The claimant's testimony indicates that he sincerely believed that he was being discharged when he left his last work. Although we do not feel that he was as prudent as he should have been, as he did not ascertain definitely whether he was being discharged or not prior to departing the employer's premises, we feel that a disqualification of 2 weeks would be more appropriate in this case." (Commission Appeal No. 293–CA–66, Mar. 31, 1966.)

*Prepared in Division of Determinations and Hearings, Office of State Operations, Unemployment Insurance Service, Bureau of Employment Security.

Have a Cigar!

Wisconsin.—The claimant worked for about 10 years as a fabricating machine operator for a cigar manufacturer. One morning she requested the service mechanic to check her machine because it was producing defective cigars. When the mechanic arrived at her work station, he reached over to pick up some of the finished cigars in order to determine the nature of the defect. At the same time, she started to hand him a cigar or cigars for the same purpose. Their hands accidentally collided. She then began to strike the mechanic and chased him around the machine. The company president was away, but one of the other employees telephoned the president's father, who came to the plant, talked with the mechanic and the worker who had telephoned him, and sent the claimant home. When the company president returned in the afternoon, he was informed about the incident. He talked with the mechanic and other workers. He discussed the matter with the claimant over the telephone and discharged her.

The claimant alleged that the original physical contact was not accidental but an intentional blow by the mechanic, that he laughed at her and goaded her into striking him, and that he had deliberately altered the machine she operated to slow down her production. However, she failed to establish any of these allegations. In holding that the claimant was discharged for misconduct connected with her employment, the examiner said, "During the altercation in question the employee struck the mechanic twice. Although it appears that they did not have a friendly personal relationship, she was not justified in resorting to physical violence." (Appeal Tribunal Decision No. 66–A–338, affirmed by Industrial Commission Decision No. 66–C–62, Feb. 10, 1966.)

Trends in the Economy*

ECONOMIC activity continued to expand during April, but the rate of advance was somewhat slower than the rapid pace of recent months. Performance of the key indicators showed a mixed pattern. Industrial production, personal income, and employment moved upward, but the gains were well below the average increases during the first quarter. New orders for durable goods, retail sales, and new housing starts displayed little vigor, and both auto and steel output were slightly lower than in March.

The unemployment rate (seasonally adjusted), declined by 0.1 point, returning to the 3.7 percent figure of February. For the past 10 months the jobless rate has been trending downward; the reduction has been remarkedly uniform—0.1 point in nearly every month, for a total drop of 1 percent. The improvement in April, in contrast to recent months, was mainly among adult men, whose rate fell to the lowest point since September 1953. Little change occurred in the unemployment rates of adult women and teenagers.

Business Activities

Industrial production increased during April, rising to 153.4 percent of the 1957–59 base. Although the index was at a record figure, the over-the-month rise of 0.4 point was small compared with the 1.4 percent gain of both February and March and represented the weakest showing since the 1-point reduction in September 1965.

Among the major industry groups, manufacturing scored a 1-point rise (the seventh consecutive increase), moving up to 156.1 percent. Both sectors of manufacturing shared in the advance. The durable goods component accounted for the larger proportion of the rise. The metals industries continued their recent series of advances; and machinery also showed a strong upturn (especially electrical equipment). The index of transportation equipment rose markedly; the output of aircraft moved up by over 4 points to 158 percent. The strong rise in this component offset a slide in the auto sector, where the output measure fell to 177 percent from 178.2 percent in March.

In auto production, only 809,400 units were produced in April, 6 percent under the output in April 1965. As a result, production for the first 4 months of this year totaled 3.3 million units, compared with 3.4 million units last year. The steel industry poured a total of 11.6 million tons during April, compared to 12.0 million tons in March. The April figure was somewhat lower because of the Easter holidays; nevertheless, April tonnage was the second highest monthly total since last July, and brought the first 4 months' total to 44.4

*Prepared in the Office of Program Reports and Research, Administration and Management Service, Bureau of Employment Security.

million tons—only 5 percent below last year when stockpiling was at its height.

In the nondurables industries (where production moved up one-half point to 148 percent of the base), chemicals and food products showed the most significant gains. Compared with a year earlier, the index for all manufacturing was about 14 points higher.

The measure of mining output, reflecting the effects of a labor dispute in the coal industry, dropped to 115.3 percent in April from 120.3 percent in March. Utilities output rose to 170.0 percent, from the 168.5 percent in the previous month. Both of these components were also above their year-earlier pace.

New factory orders for durable goods in April (seasonally adjusted) dropped by 3 percent from the March record of $24.6 billion to $23.9 billion. Most of the over-the-month order decline occurred in transportation equipment and metals; however, small declines were also noted in many of the other major sectors. Following the record highs during the first 3 months of 1966, *factory shipments of durable goods* (seasonally adjusted) moved down in April by 2 percent to $22.7 billion. Shipments last April were valued at $20.9 billion. Here again, a large portion of the decline was in transportation equipment, where shipments decreased by $200 million to $6.0 billion. Primary metals shipments were up by $100 million to $3.8 billion; and machinery shipments, at $6.5 billion, were unchanged over the month. As new orders continued to exceed shipments, the *backlog of durable goods orders* in April grew by $1.4 billion to a seasonally adjusted $68.2 billion. More than half of the increase in stocks was reported by the transportation equipment industry. Most other major industry groups showed a moderate seasonal increase during the month.

Personal income rose to a record level in April, but the advance was only about one-half the previous month's gain. At a seasonally adjusted annual rate of $563.1 billion, personal income in April was up by $1.7 billion. Most of the over-the-month rise was in the key wages and salaries sector, which moved up by $1.2 billion to an annual rate of $381.1 billion. This was the smallest increase in this sector since April of 1965. Factory payrolls rose by $700 million to a $124.4 billion rate, with small increases noted in most factory groupings. Farm income in April eased to a $20.3 billion annual rate from the $20.5 billion rate in March. Mining and construction payrolls also moved down, reflecting labor disputes in those areas. Most other types of income had only minor changes.

Retail sales declined in April, marking the first reduction in 8 months; the seasonally adjusted $25.2 billion volume was about $400 million less than the revised March figure. Most of the reduction was in the durable goods area, which dropped by 7 percent to $8 billion; within that group the most significant decline occurred in autos, where sales fell over the month by 10 percent to 760,900. Other declines, mostly moderate, occurred in the furniture-appliance group and in hardware. In the nondurables area, sales rose by 1 percent in April to a new high of $17.2 billion.

Compared with April a year ago, retail sales were up by 10 percent. Sales of durable goods rose by 8 percent, with strong gains in the furniture-appliance and hardware groups. Nondurables sales showed an increase of 12 percent, with the largest advances in apparel and general merchandise.

Construction spending in April was little changed from the record March figure. The seasonally adjusted annual rate of construction expenditures came to $77.4 billion, compared with the revised $77.5 billion rate of March. After remaining fairly steady during most of 1965, construction outlays rose sharply between October of last year and February. Most of the activity has taken place in industrial and commercial building; residential building has eased slightly, while public construction has shown little change.

The *number of housing units started* dropped by 4 percent over the month to a seasonally adjusted annual rate of 1,495,000 units, or 3 percent under that of a year ago. During the month, starts increased slightly in the North East and West regions, but eased in the South and were substantially less in the North Central region.

Permits for future construction also declined in April; the annual rate dropped by 9 percent to 1,176,000 units. Single family houses bore the brunt of the permit slump, falling to a 650,000 annual rate from 760,000 in March and 677,000 a year ago. Permits for units to house five or more families—off by 10,000 over the month to a 445,000 rate—were 20,000 above April of 1965. The permit pace for units in the two- to four-family dwelling sector was up from March by 3,000 to 78,000; but it was below the 86,000 level of last year.

Employment Developments

The Nation's job situation showed continued strength in April. Total employment (seasonally adjusted) rose 364,000 to 73.8 million. Nonagricultural employment advanced by 245,000 to 69.3 million, while the number of agricultural jobs, at 4.5 million, was 119,000 higher than in March.

Included in the overall employment totals were 43.8 million adult men (108,000 more than in March), 23.1 million adult women (88,000 above March), and 6.9 million teenagers (168,000 above March).

Improvement in employment has been evident from month to month during the past year, but the gains among the labor force groups have not been uniform. Compared with April a year ago, jobs among adult men and adult women moved up by 333,000 (0.8 percent) and 796,000 (3.5 percent), respectively. Among teenagers, however, the number of jobs rose by 906,000 from 5 million, a change of 17 percent. At the same time, the teenage labor force grew by 470,000, only about half of the employment increase.

April's payroll employment—at 62.9 million, seasonally adjusted—was unchanged from March. Job gains in manufacturing increased by 62,000, carrying the total to 18.8 million. Nearly all of the advance, some 53,000, was in the durable goods sector. The electrical and transportation equipment industries accounted for 48,000 of this rise. Declines were small, with the greatest in lumber and accessories (−6,000).

Employment in nondurable goods moved up by 9,000 over the month to 7.8 million. Most areas showed moderate improvement; however, a reduction of 16,000 in the food products industry offset most of the rise.

Another major increase was registered in government employment, which rose to 10.7 million (seasonally adjusted) from March's 10.6 million. About 43 percent of the increase was in State and local government.

Offsetting these job gains were declines of 85,000 in construction and 51,000 in wholesale and retail trade, bringing their respective totals down to 3.4 million and 13.0 million.

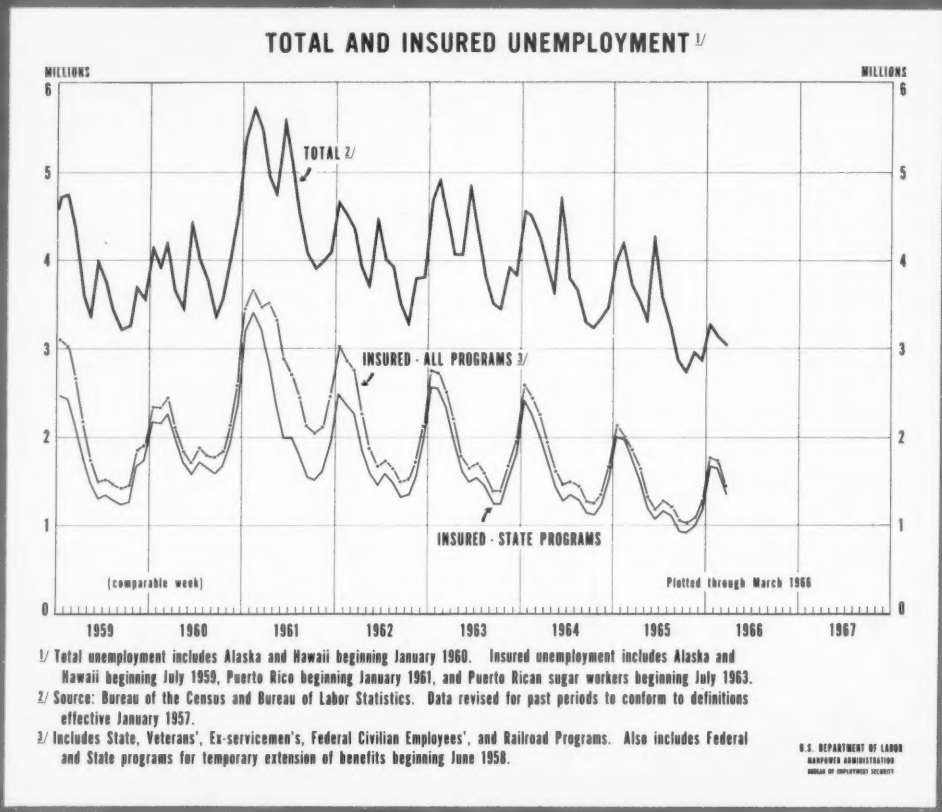
Over the year, payroll employment increased by 3 million. All major industry groups, except mining, shared in the rise. Mining, which has been a declining industry for several years, experienced an employment loss of 33,000. Manufacturing registered the largest yearly gain with an employment rise of 1 million, of which 795,000 was among durable goods industries. Electrical equipment, transportation equipment, and machinery industries accounted for over half of the entire manufacturing rise. In the nondurables, all industries but tobacco showed an increase, and its decline was nominal. Government and wholesale and retail trade each showed an increase of over 400,000.

The *factory workweek* remained constant between March and April at 41.5 hours (adjusted). In durable goods industries it moved up somewhat, offsetting a slight decline in the nondurables. Among durable goods the highest hourly workweek was reported by the machinery industry at 43.8 hours, followed by transportation equipment at 43.1 hours. In nondurables the paper and allied products industry reported the largest workweek, at 43.2 hours.

Nonfarm placements in April totaled 533,100, or a weekly average of 128,500. This was 3 percent above the weekly average number in March, although an increase of 13 percent is normal for this time of year. As a result of the less than seasonal rise, the annual rate of nonfarm placements fell to 6.4 million, compared with 7.0 million in March and 6.5 million a year ago.

Over-the-month increases occurred in placements of service, skilled, semiskilled, and unskilled workers. However, in each of these categories, gains were substantially below seasonal expectations. The unskilled category showed the sharpest rise, 6 percent, which was far below the expected increase of 19 percent. Placements of professional-managerial and clerical and sales workers were down over the month by 8 and 3 percent, respectively; usually placements in these categories show growth in April.

By industry, placement gains were noted in each division except government, which declined contraseasonally. All of the gains, however, were less than expected for April. Construction placements, reflecting curtailed activity because of a strike in the industry, rose by only 14 percent, compared with the normal rise of 40 percent. In manufacturing, placements increased by scarcely one-fourth of the typical rise, while those in trade, which generally advance by 11 percent, were up by only 1 percent.


TOTAL AND INSURED UNEMPLOYMENT 1/
MILLIONS
MILLIONS
6
5
4
3
2
1
0
TOTAL 2/
INSURED - ALL PROGRAMS 3/
INSURED - STATE PROGRAMS
(comparable week)
Plotted through March 1966
1959
1960
1961
1962
1963
1964
1965
1966
1967
1/ Total unemployment includes Alaska and Hawaii beginning January 1960. Insured unemployment includes Alaska and Hawaii beginning July 1959, Puerto Rico beginning January 1961, and Puerto Rican sugar workers beginning July 1963.
2/ Source: Bureau of the Census and Bureau of Labor Statistics. Data revised for past periods to conform to definitions effective January 1957.
3/ Includes State, Veterans', Ex-servicemen's, Federal Civilian Employees', and Railroad Programs. Also includes Federal and State programs for temporary extension of benefits beginning June 1958.
U.S. DEPARTMENT OF LABOR
MANPOWER ADMINISTRATION
BUREAU OF EMPLOYMENT SECURITY

Unemployment

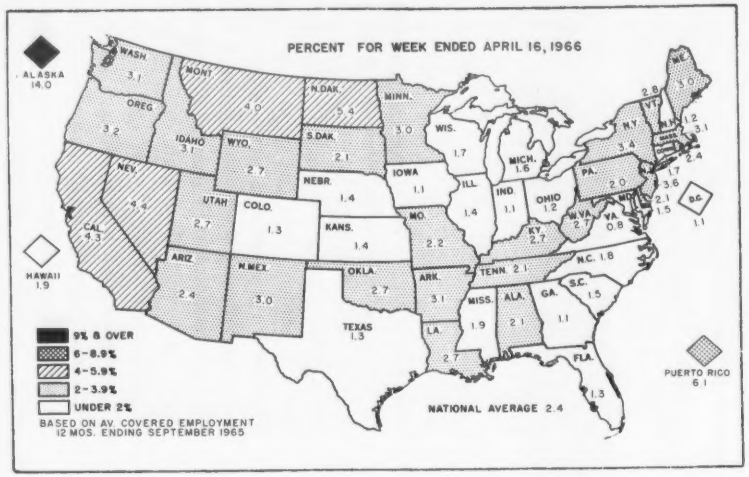
Total unemployment stood at 2.9 million (seasonally adjusted) in April, a decline of 39,000 from March. Among the jobless were 1.1 million adult men, 867,000 adult women, and 936,000 teenagers. However, joblessness among all three groups has been on the decline during the past year. In April a year ago, the figures were 1.5 million men, 1.1 million women, and 1.0 million teenagers.

The rate of unemployment (seasonally adjusted) this April was 3.7 percent, compared with 3.8 percent in March. Last April, the jobless rate was 4.8 percent. For adult men, the rate fell from 2.6 percent in March to 2.4 percent in April, the lowest point since September 1953. Among men 25 and over, the rate was even lower—2.1 percent. Remaining stable for the third month, the jobless rate for adult women was 3.6 percent, a full point below the year-ago level and equal to the lows recorded during the 1955–57 expansion. The teenage rate rose 0.3 percent over the month to 12.0 percent. This rate has remained between 10.9 percent and 12 percent during the first 4 months of 1966, falling to its lowest point in February. While these ratios were the lowest since late 1957, they were still triple the overall rate.

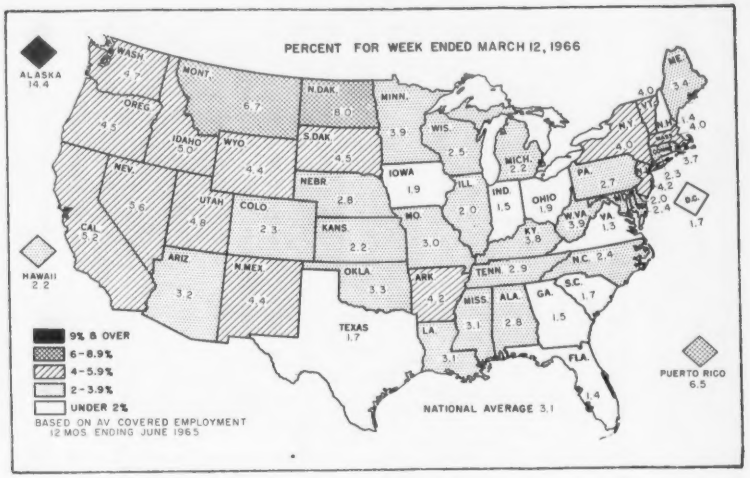
The rate (unadjusted) of unemployment among Negroes dropped from 8.9 percent in the first quarter of 1965 to 7.1 percent in the first quarter of 1966. In April, it fell to the January–February

STATE INSURED UNEMPLOYMENT AS PERCENT OF AVERAGE COVERED EMPLOYMENT

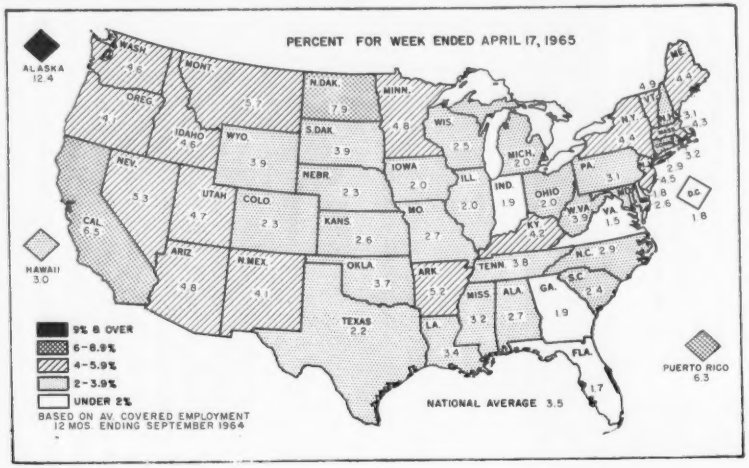
LATEST MONTH



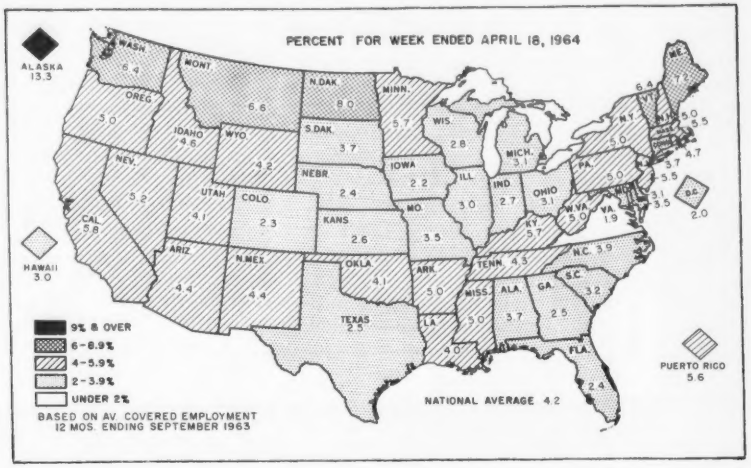
PREVIOUS MONTH



ONE YEAR AGO



TWO YEARS AGO



level of 7.0 percent, after having risen in March to 7.2 percent. The greatest improvement was among adult men. Their unemployment rate fell from 7.0 percent to 4.8 percent between the first quarter of 1965 and the first quarter of 1966, a greater improvement than that of white men. For Negro women, the jobless rate fell to 5.9 percent in early 1966. However, the Negro teenagers' unemployment rate was 23.8 percent, down only 2.6 points from a year ago.

The number of long-term unemployed (out of work 15 weeks or more) rose 15,000 during April to 603,000 (seasonally adjusted). All of the increase was among those who were jobless from 15 to 26 weeks; the number unemployed 27 weeks or longer declined slightly, from 269,000 to 260,000. Over the year the long-term jobless situation improved, dropping by 100,000.

The number of *insured unemployed* under State programs averaged 1,044,300 per week in April, nearly 20 percent lower than March. Generally, between these 2 months the decline averages only 14 percent. On a seasonally adjusted basis, insured joblessness moved to slightly below the 1-million level—the smallest number for any month since August 1953.

The rate of insured unemployment (not seasonally adjusted) dropped from 2.9 to 2.3 percent—the lowest April since the end of World War II. Seasonally adjusted, the insured jobless rate was down to 2.1 percent, the lowest for any month since the start of the series in January 1949. The highest unadjusted rates were reported by Alaska (13.2), Puerto Rico (6.0), North Dakota (5.2), Nevada (4.4), and California (4.2). In 13 States and the District of Columbia, rates were below 1.5 percent.

Insured Unemployment*

IN APRIL, spring weather brought the usual widespread hiring in construction, lumbering, and other outdoor work; and in some areas, greater activity occurred in the food processing and service industries. As a result, State insured unemployment declined by 256,800, or 20 percent (a greater than seasonal drop), to a weekly average of 1,044,300. This was 425,300 below April 1965 and the smallest number for the month in 13 years. On a seasonally adjusted basis, insured joblessness dropped below the 1-million mark for the first time in over 12 years.

Insured unemployment under the two Federal programs also moved lower in April. The average weekly number of jobless ex-servicemen (UCX program) fell by 5,200 to 22,000, slightly more than half the volume a year earlier. The number of unemployed Federal workers (UCFE program) was down 4,500 to a weekly average of 21,200, compared to a volume of 26,500 in April 1965.

The national rate of insured unemployment (not seasonally adjusted) dropped from 2.9 to 2.3 percent, the lowest April rate since the end of World War II. (Seasonally adjusted, the insured jobless rate was down to 2.1 percent, the lowest for any month since the start of the series in January 1949.) The highest unadjusted rates were reported by Alaska (13.2), Puerto Rico (6.0), North Dakota (5.2), Nevada (4.4), and California (4.2). In addition to California, three large States had rates above the national average—New Jersey (3.5), New York (3.3), and Massachusetts (3.1). Rates were below 1.5 percent in 13 States (including such large States as Illinois, Indiana, Ohio, and Texas) and the District of Columbia.

All States, the District of Columbia, and Puerto Rico reported lower volumes than in the preceding month. The reductions were small, except in California (34,400), New York (24,800), Pennsylvania (17,500), Ohio (14,000), Massachusetts (11,800), and Illinois (11,400).

Seasonal hiring in the construction industry was a major factor in the lower volumes in all of these

*Prepared in the Office of Program Reports and Research, Administration and Management Service, Bureau of Employment Security.

Week ended—	Initial claims [1]		Insured unemployment [1]	
	1966	1965	1966	1965
March 5	198, 200	242, 200	1, 470, 700	1, 837, 800
March 12	176, 900	222, 100	1, 375, 600	1, 754, 300
March 19	162, 200	208, 700	1, 290, 500	1, 698, 000
March 26	160, 400	212, 700	1, 223, 800	1, 652, 900
April 2	161, 100	226, 500	1, 148, 300	1, 598, 900
April 9	195, 600	261, 900	1, 110, 900	1, 551, 600
April 16	161, 000	214, 600	1, 067, 100	1, 498, 800
April 23	157, 400	203, 200	1, 014, 800	1, 432, 200
April 30	153, 100	197, 200	963, 600	1, 342, 200
Weekly averages				
March	171, 100	222, 100	1, 301, 100	1, 718, 100
April	166, 500	219, 900	1, 044, 300	1, 469, 600

[1] Refers to State programs.

States. In addition, California reported increased activity in manufacturing, especially in the food processing, textile, and lumbering industries. In New York, the nonmanufacturing industries accounted for the entire drop; however, unemployment among factory workers was up substantially because of seasonal layoffs in the apparel industry. Massachusetts, Pennsylvania, and Ohio reported less joblessness among workers from the trade and service industries.

Decreased Joblessness Over the Year

Compared with a year earlier, insured unemployment was down by 425,300, or 29 percent. Only Alaska and Puerto Rico showed increased joblessness (in both, the rises were nominal). Among the States with lower volumes, California, New York, Pennsylvania, and Illinois reported the largest declines.

California's reduction of 84,300, or 31 percent, was the largest in the Nation. Nearly half of this downswing was among workers from manufacturing industries, most notably from food processing, transportation equipment, and electrical equipment. Trade and service workers accounted for over one-fourth of the drop. There was also less joblessness among construction workers.

Over the year, joblessness in New York declined by 47,700, or 22 percent, with reductions among workers from a wide variety of industries. Increased activity in manufacturing accounted for nearly 45 percent of the decline, and a step-up in construction was responsible for about 27 percent.

Pennsylvania's insured unemployment volume was down 33,600, or 37 percent, from April 1965. About half the decline stemmed from less joblessness among factory workers—notably from the electrical equipment, apparel, food processing, and tobacco manufacturing industries.

Expanding activity in all of Illinois' industries, except ordnance, lumbering, and leather manufacturing, resulted in a jobless decline of 20,200 or 34 percent. The most substantial reductions occurred among workers from the trade and service industries and from food processing.

Initial Claims At Postwar Low

Initial claims showed about the expected movement for this time of year. The weekly average edged down by 4,600, or 3 percent, to 166,500—the smallest volume for any April in the postwar period. A year earlier, these claims numbered 219,900. Between January and April, the volume of new unemployment declined by 49 precent; the expected drop over this period is 22 percent.

Under the UCX program, initial claims averaged 3,000 per week in April, about 700 fewer than in the prior month and 1,800 below a year ago.

Activity [1]	Number or amount April 1966	Percent change from— March 1966	Percent change from— April 1965	January–April cumulative (in thousands) 1966	January–April cumulative (in thousands) 1965
Initial claims [2]	693, 000	−9. 8	−27. 5	3, 846	4, 518
Weeks claimed [2]	4, 552, 900	−27. 2	−31. 6	24, 289	30, 881
Insured unemployment (weekly average) [2]	1, 044, 300	−19. 7	−28. 9	1, 390	1, 772
Beneficiaries (weekly average)	931, 500	−26. 8	−32. 1	1, 236	1, 588
Benefits paid [3]	$155, 494, 400	−31. 0	−30. 9	$805, 519	$990, 449
Claimant exhaustions	79, 500	−4. 9	−32. 5	317	441

[1] Data relate to State programs only.
[2] Includes agent State claims taken by the Virgin Islands; also includes data under Puerto Rico sugarcane program.
[3] Monthly data represent gross amount; cumulative data represent net amounts.

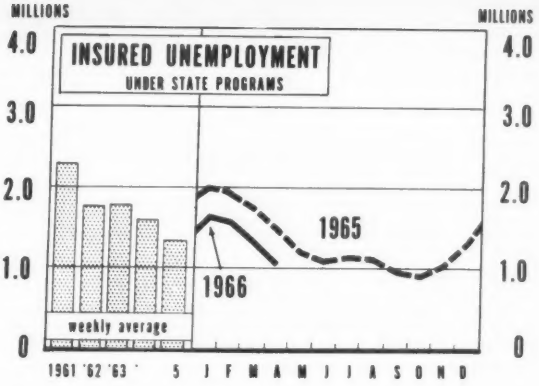
Among Federal workers covered by the UCFE program, new unemployment, at a weekly average of 1,800, was virtually unchanged over the month, but was 400 less than April 1965.

Sizable Drop in Benefit Payments

Benefit payments under all regular programs showed a sharp decline in April. The total dropped $73.6 million to $166.4 million, which was $76.3 million below the amount a year earlier. This figure included $155.5 million disbursed under State programs, $3.6 million under the railroad program, and an aggregate of $7.3 million under the UCX and UCFE programs.

Totally unemployed workers under the State programs received an average weekly check of $39.38, some 48 cents less than in March (a decline usually occurs between these months) and $2.22 more than a year earlier. The highest average check was $47.76, reported by California, followed by Colorado and Wisconsin with $45.13 and $45.03, respectively. Puerto Rico paid the lowest average weekly benefit—$17.35. Other States with average weekly benefits under $26 were Mississippi, North Carolina, and West Virginia.

About 9 percent of all payments in April were for partial unemployment. This proportion varied widely among the States, from over 22 percent in Utah and Delaware to less than 3.5 percent in the District of Columbia, Alaska, and Indiana. The average of such partial payments was $24.09, compared with $23.60 in March.



Exhaustions at 13-Year Low

During April, approximately 79,500 persons under State programs exhausted their benefit rights. This was 4,100 below the number in March and 38,300 less than in April 1965. The number of exhaustees this April represented about 8 percent of the nearly 1 million persons who stopped filing for benefits under the State unemployment insurance programs. The remainder of the dropouts presumably had gone back to work or had left the labor market.

The June issue of the *Review* will feature articles on Federal unemployment insurance programs and manpower training allowances.

Income-Maintenance Program Operations
All Programs

	1966	1965		1964
	January	December	January	December
Total Public Income-Maintenance Payments (millions)	$3,418	$3,358	$3,109	$3,057
Old-age, survivors, and disability insurance	1,609	1,607	1,380	1,379
Railroad and public employee retirement	1/529	1/514	1/474	1/471
Unemployment insurance, temporary disability insurance, workmen's compensation, training benefits (ARA and MDTA)	2/440	2/399	2/468	2/431
Veterans' compensation and pension programs	367	368	345	332
Public assistance	475	470	442	445
Old-Age, Survivors, and Disability Insurance				
Total beneficiaries (thousands)	21,053	20,867	19,867	19,783
Retired workers	11,179	11,101	10,710	10,669
Survivors and dependents	8,877	8,778	8,255	8,219
Disabled workers	997	988	902	894
Total monthly benefits (millions)	3/$1,532	3/$1,517	3/$1,333	3/$1,325
Retired workers	939	932	832	828
Survivors and dependents	495	489	419	416
Disabled workers	98	97	82	81
Public Assistance				
Total recipients (thousands)	8,232	8,201	8,194	8,078
Federally aided programs	7,517	7,524	7,386	7,299
Aid to families with dependent children--children	3,387	3,358	3,275	3,221
Total recipients	4,497	4,457	4,372	4,292
Old-age assistance	2,110	2,127	2,155	2,159
Other federally aided programs	1,272	940	859	848
General assistance: Cases	319	310	352	346
Recipients	715	677	808	779
Total payments (millions)	4/$475	4/$470	4/$442	4/$445
Federally aided programs	445	439	410	411
General assistance	22	21	23	24

Operations Under Area Redevelopment and Manpower Development and Training Acts

	Total		ARA*		MDTA	
	February 1966	January 1966	February 1966	January 1966	February 1966	January 1966
Total paid trainees	65,600	59,996	402	436	65,198	59,560
Youths	17,299	16,338	NA	NA	17,299	16,338
Total initial trainees	12,758	11,151	NA	NA	12,758	11,151
Youths	3,453	2,880	NA	NA	3,453	2,880
Total net benefits	$11,335,987	$10,758,640	$57,417	$62,230	$11,278,570	$10,696,410
Training allowances	8,062,408	7,574,287	57,417	62,230	8,004,991	7,512,057
Youth allowances	1,549,810	1,599,431	NA	NA	1,549,810	1,599,431
Subsistence allowances	907,990	782,617	NA	NA	907,990	782,617
Transportation allowances	815,779	802,305	NA	NA	815,779	802,305

Temporary Disability Insurance Activities Under State and Railroad Programs

	First claims received		Weeks compensated		Benefits paid		Benefits paid	
	February 1966	January 1966	February 1966	January 1966	February 1966	January 1966	February 1965	January 1965
California								
State plan								
Basic benefits	49,580	48,019	262,622	278,533	$14,513,640	$15,346,359	$14,467,396	$14,336,947
Additional hospital benefits	5/28,399	5/26,757	6/206,131	6/194,145	2,473,572	2,329,740	2,482,140	2,273,316
Private plan	3,024	2,773	(7/)	(7/)	(7/)	(7/)	(7/)	(7/)
New Jersey								
State plan	8,408	7,851	51,936	56,309	2,085,368	2,233,158	1,955,838	1,981,860
Private plan	(7/)	(7/)	(7/)	(7/)	(7/)	(7/)	(7/)	(7/)
New York	(7/)	(7/)	(7/)	(7/)	(7/)	(7/)	(7/)	(7/)
Rhode Island	3,428	3,522	26,352	25,873	940,633	921,242	873,338	826,274
Railroad								
Sickness	9,649	10,578	8/85,424	9/123,602	2,664,461	3,847,681	2,713,160	3,943,680
Maternity	125	141	8/1,682	9/1,972	124,140	138,998	135,538	162,976

1/ Data not comparable with earlier reports. Effective January 1964, Federal noncontributory and State and local retirement systems previously included with the data for unemployment insurance, temporary disability insurance, and workmen's compensation are included with railroad and public employees retirement systems.

2/ Data for temporary disability insurance and workmen's compensation include estimated payments made by private insurers and self-insurers in accordance with law.

3/ Current payment status, excludes lump sum and retroactive payments and adjustments for over and under payments.

4/ Total exceeds sum of items because of inclusion of vendor payments, not shown in detail.

5/ Represents the number of payments made. 6/ Days for which additional hospital benefits were paid. 7/ Data not available.

8/ Estimated from data "benefit periods" compensated which number 42,712 for sickness and 841 for maternity.

9/ Estimated from data "benefit periods" compensated which number 61,801 for sickness and 986 for maternity.

NA--Not applicable. * ARA program transferred to MDTA after June 30, 1965. These data represent ARA projects approved prior to July 1, 1965.

Selected Unemployment Insurance Statistics, State Programs
April 1966

State	Initial claims received 1/ 2/	Weeks claimed 2/	Number of insured unemployed (weekly average) 3/	Number of beneficiaries (weekly average) 3/	Average weekly payments for total unemployment	Number of final payments 4/	Benefits paid 5/	12 months ending April 1966 (in thousands)		Funds available April 1966 7/ (in thousands)
								Benefits paid 6/	Collections and interest	
Total	8/693483	8/4552945	8/1044276	931471	$39.38	79515	$155494409	$1981024	$3261740	$8325013
Alabama	8067	57112	12586	10458	29.77	1539	3344290	17194	30582	90999
Alaska	1922	23334	5226	4807	40.10	297	840557	6206	10272	10/14885
Arizona	559A	28119A	6665	5323	36.89	529	851015	14279	15876	65114
Arkansas	6971	38888	9349	6665	28.22	852	802137	10357	16745	33428
California	140771	797618	185375	166804	47.76	14591	34374843	9/492379	519619	594167
Colorado	3646	21984	4904	4525	45.13	544	866493	10209	17369	61624
Connecticut	9929	60845	13925	12175	43.67	1179	2286226	30622	58124	207786
Delaware	1238	9260	2129	2275	38.56	227	315396	4721	8914	24446
Dist. of Col.	1810	15326	3491	3519	43.22	197	664803	8322	10631	64465
Florida	13810	57850	13882	7609	28.32	1395	922511	18882	43749	189417
Georgia	7409	42154	10312	7337	29.40	1216	862721	13745	40279	203214
Hawaii	1760	14885	3619	2956	41.31	212	508849	7071	10504	24148
Idaho	1687	18048	3968	3952	42.39	590	691981	5526	10284	31806
Illinois	45762	172647	40019	36717	42.97	3357	6713274	80753	137847	535527
Indiana	10911	56780	12830	12408	33.90	1768	1830046	22345	47824	186985
Iowa	2453	13678	5153	4873	39.37	623	789769	7961	14425	116961
Kansas	3138	22430	5087	4951	38.80	564	822940	12033	17406	65608
Kentucky	7648	45832	13112	10039	33.60	790	1408539	17971	32112	124747
Louisiana	11591	64806	16463	13290	32.89	1300	1866681	22285	38435	131137
Maine	5738	25582	6306	4338	31.24	141	570128	5737	11048	36148
Maryland	8881	59823	11878	11382	34.99	808	1678453	26728	57751	177232
Massachusetts	31970	213647	48365	44496	43.14	3834	7823325	94638	142599	221749
Michigan	19419	151341	31723	30103	43.90	3216	5699254	59334	182982	10/572083
Minnesota	7498	101950	21854	19576	30.21	747	2543982	22482	32263	85452
Mississippi	4121	26697	6177	4898	25.31	401	532934	6739	20748	65490
Missouri	19851	96565	22582	16994	36.58	1388	2462712	29134	52422	249453
Montana	1889	23353	4553	4756	31.36	589	658694	5543	6351	18406
Nebraska	1720	18919	3390	4022	34.80	637	598218	7385	8920	40974
Nevada	3493	21801	5496	5299	42.10	497	959096	11295	11336	27918
New Hampshire	2072	7976	1817	1179	34.73	8	165532	2772	8769	31808
New Jersey	34405	252331	58597	56429	40.42	5570	9692012	115218	151058	293922
New Mexico	3645	23667	5037	5175	30.65	229	681112	6728	7987	35134
New York	164362	742501	173924	166683	42.19	7941	29228315	346039	502633	1268295
North Carolina	14174	89201	20583	16468	28.05	1262	1771474	23175	52313	248967
North Dakota	949	6026A	4016	4330	41.58	242	785643	5550	5553	5480
Ohio	19249	130907	28929	25665	39.03	1711	4314876	61854	192777	372170
Oklahoma	5827	46038	10905	8548	26.99	762	991194	12284	18731	49978
Oregon	9139	62445	14223	12879	35.10	631	1948567	20286	34126	97294
Pennsylvania	45643	254873	58354	52336	34.72	2531	7446636	105143	314394	10/404044
Puerto Rico	8/8272	8/77057	8/17803	9472	17.35	2001	763595	9/17076	22082	57335
Rhode Island	5504	26187	5953	5365	39.26	533	868493	12041	23138	55589
South Carolina	5947	31447	7161	5570	30.24	732	722741	10611	23068	99674
South Dakota	511	7679	1760	1733	32.88	235	238174	2079	2756	14719
Tennessee	7989	69745	16445	12753	28.61	1326	1556888	20731	45568	113097
Texas	17434	118177	26944	19996	30.11	3109	2567233	39058	64698	256473
Utah	2362	23787	5342	4854	37.38	690	783632	10788	11816	37792
Vermont	1516	10149	2286	2176	36.81	113	331403	3522	6927	9548
Virginia	5545	49461	6760	5267	30.09	803	688066	8451	24193	153677
Washington	14291	87313	19752	18974	32.40	2773	2658370	38202	65736	219826
West Virginia	4856	39640	9230	8052	25.49	420	873601	11138	16471	63136
Wisconsin	7254	73019	16263	16408	45.03	1769	3152634	33700	55036	225369
Wyoming	737	7354	1776	1617	40.23	96	273351	2510	4486	10316

1/ Excludes transitional claims.
2/ Total includes claims taken as agent State by the Virgin Islands.
3/ Weekly data are adjusted for split weeks in the month on the basis of a 5-day work week.
4/ A final payment is the payment for the last week of compensable unemployment in a benefit year, and indicates the exhaustion of benefit rights by a claimant for that benefit year. Because of the time lapse between the actual week in which the unemployment occurs and the date on which final payment is made the monthly total includes some claimants who exhausted their rights in the preceding month but received their final payment in the reported month, and excludes some claimants who exhausted their rights in the reported month but will not receive their final payments until the succeeding month. Workers who exhaust their rights may be entitled to additional benefits when the following benefit year begins. The number of exhaustions is not indicative of the number who are still unemployed as some will have obtained employment and others may have withdrawn from the labor force.
5/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan. Includes $47,382 in payments under extended duration provisions of State laws in Puerto Rico.
6/ Adjusted for voided benefit checks and transfers under interstate combined-wage plan.
7/ Includes amount credited to States' accounts in the unemployment trust fund, less withdrawals by the States, under the provisions of the Employment Security Administrative Financing Act of 1954.
8/ Includes data under the program for Puerto Rican sugarcane workers.
9/ Includes payments made under State temporary extended benefit provisions.
10/ Funds available reflect an advance from Federal account in Unemployment Insurance Trust Fund.

Selected Unemployment Insurance Statistics, Federal Programs[1]
April 1966

State	UCFE					UCX				
	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/	Initial claims received 2/	Weeks claimed	Number of beneficiaries (weekly average)	Benefits paid 3/	Average weekly payments for all unemployment 4/
Total	7,440	92,329	20,832	$3,717,713	$40.56	12,674	96,527	20,998	$3,558,131	$38.51
Alabama	140	1,026	185	25,811	31.63	218	1,833	366	54,128	33.58
Alaska	197	2,635	613	111,519	41.32	51	617	134	22,413	37.92
Arizona	136	1,212	315	53,833	38.90	206	1,283	257	44,760	39.65
Arkansas	135	1,298	150	21,710	32.84	78	831	175	25,626	33.28
California	1,015	16,097	3,627	835,484	52.35	2,365	16,996	3,885	780,027	45.63
Colorado	135	967	213	38,991	41.70					
Connecticut	76	675	163	32,240	44.97	71	353	65	10,671	37.57
Delaware	32	400	88	18,074	46.82	19	145	32	5,479	39.14
Dist. of Col.	6	102	18	3,359	43.06	75	398	97	18,052	42.48
	145	3,333	875	170,760	44.38					
Florida	103	1,183	140	18,066	29.42	234	1,198	227	31,675	31.68
Georgia	124	1,165	237	34,031	32.60	160	1,186	271	40,368	33.84
Hawaii	60	986	298	63,509	48.48	111	749	165	36,069	49.61
Idaho	24	773	202	38,261	42.99	34	489	131	22,145	38.31
Illinois	207	2,782	641	99,208	35.16	348	1,717	366	60,828	37.73
Indiana	75	570	117	19,266	37.41	145	825	172	27,737	36.64
Iowa	18	232	45	7,756	38.78	57	481	110	20,775	42.92
Kansas	47	538	119	18,055	34.52	77	657	167	30,782	41.94
Kentucky	149	1,156	218	31,928	33.35	296	2,582	536	86,509	36.67
Louisiana	153	1,081	208	30,646	33.46	193	1,675	352	56,934	36.76
Maine	83	335	60	7,125	27.09	85	299	74	11,217	34.51
Maryland	151	756	171	28,370	37.73	244	1,162	222	38,022	39.00
Massachusetts	198	4,217	1,130	246,843	49.64	281	1,902	471	96,215	46.44
Michigan	155	1,529	309	54,698	40.28	375	2,204	455	82,915	41.40
Minnesota	104	1,155	275	31,304	25.89	234	2,459	579	91,118	35.79
Mississippi	135	937	209	24,852	27.04	66	423	89	11,484	29.22
Missouri	144	1,156	245	36,323	33.66	222	1,640	372	60,720	37.14
Montana	71	1,556	341	49,531	33.00	62	606	129	18,785	33.13
Nebraska	41	559	148	22,798	35.07	37	310	65	10,570	36.70
Nevada	62	379	83	15,299	42.03	67	371	80	14,915	42.61
New Hampshire	28	125	22	3,509	36.18	34	128	28	5,605	46.32
New Jersey	226	2,162	411	82,419	45.59	399	2,871	610	111,235	41.41
New Mexico	94	1,380	308	44,720	32.98	136	1,162	249	36,638	33.46
New York	971	11,679	2,547	451,638	40.31	1,017	6,302	1,267	205,348	36.84
North Carolina	105	1,214	264	35,122	30.20	181	1,670	339	57,708	38.68
North Dakota	33	510	93	16,219	39.46	42	1,056	205	33,710	37.41
Ohio	147	1,211	319	51,135	36.42	508	3,341	595	99,890	38.16
Oklahoma	77	1,081	254	31,002	27.71	92	1,614	366	48,841	30.34
Oregon	100	1,320	341	54,404	36.27	135	967	227	39,433	39.55
Pennsylvania	359	3,906	865	135,992	35.75	1,053	7,090	1,483	244,918	37.55
Puerto Rico	45	819	181	22,498	28.19	301	6,322	1,442	207,855	32.75
Rhode Island	33	1,064	238	48,519	46.43	72	379	80	14,709	41.67
South Carolina	78	503	109	15,949	33.16	131	765	176	28,287	36.55
South Dakota	30	315	95	13,383	32.09	27	386	117	17,393	33.84
Tennessee	282	3,645	893	140,213	35.70	301	2,689	572	85,555	34.02
Texas	283	3,713	803	114,819	32.50	606	4,969	1,112	173,010	35.37
Utah	44	1,002	240	39,848	37.81	60	725	173	28,594	37.62
Vermont	10	147	30	5,270	39.33	12	111	24	4,021	37.58
Virginia	127	1,307	243	37,608	35.18	137	1,246	229	35,302	34.99
Virgin Islands	0	1	0	29	29.00	2	17	5	963	41.87
Washington	258	3,940	969	159,132	37.32	406	2,145	513	84,812	37.59
West Virginia	44	298	63	6,129	22.21	256	2,169	469	64,296	31.18
Wisconsin	65	862	216	40,489	42.22	196	1,785	396	68,297	39.21
Wyoming	15	302	97	17,008	39.83	24	258	68	11,779	39.65

1/ The programs for Federal civilian employees (UCFE) and for ex-servicemen (UCX), established under Title XV of the Social Security Act, became effective January 1, 1955 and October 27, 1958, respectively. Data exclude information on claims filed jointly with State unemployment insurance programs.

2/ Includes transitional claims.

3/ Unadjusted for voided benefit checks and transfers under interstate combined-wage plan.

4/ Includes data for total, part-total, and partial unemployment. Separate data for total unemployment are not available.

THE LONG-TERM UNEMPLOYED

A Special TEUC Report Series

A number of special reports covering various aspects of the Temporary Extended Unemployment Compensation Program, 1961-62, have been published and others are in preparation. The current status of each of these special reports, with a brief description of the contents, is indicated below. Published reports, each bearing the general title "The Long-Term Unemployed," are available from the U.S. Department of Labor, Bureau of Employment Security, Washington, D.C., 20210.

Published Reports

EDUCATIONAL ATTAINMENT, Special TEUC Report No. 1, October 1964 (BES No. U-225-1). A national study of educational characteristics of claimants under the Temporary Extended Unemployment Compensation Program, 1961-62.

LABOR FORCE STATUS AFTER EXHAUSTION OF BENEFITS, Special TEUC Report No. 2, February 1965 (BES No. U-225-2). A 13-State study of claimants who exhausted benefits under the Temporary Extended Unemployment Compensation Program, 1961-62.

COMPARISON WITH REGULAR UNEMPLOYMENT INSURANCE CLAIMANTS, Special TEUC Report No. 3, November 1965 (BES No. U-225-3). A 13-State study comparing family and other characteristics of claimants under the Temporary Extended Unemployment Compensation Program, 1961-62, and regular State programs.

INTERSTATE CLAIMANTS, Special TEUC Report No. 4, March 1966 (BES No. U-225-4). A 4-State study comparing family and other characteristics of interstate and intrastate claimants under the Temporary Extended Unemployment Compensation Program, 1961-62.

Reports Currently in Preparation

FINANCIAL RESOURCES AND ADJUSTMENTS, a 13-State study of the resources available to and adjustments made by claimants under the Temporary Extended Unemployment Compensation Program, 1961-62, and regular State programs.

CLAIMANTS UNDER FEDERAL UNEMPLOYMENT COMPENSATION PROGRAMS, a national study of family and other characteristics of UCFE (Federal civilian employees) and UCX (ex-servicemen) claimants under the Temporary Extended Unemployment Compensation Program, 1961-62.

NOTE.—A separate monthly report, *Unemployment Insurance Statistics*, provides more detailed data on unemployment insurance activities. Copies of *Unemployment Insurance Statistics* are available upon request to Unemployment Insurance Service, Bureau of Employment Security, U.S. Department of Labor, Washington, D.C. 20210.

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The *Chartbook* is a pictorial presentation of State trends for reserve funds and financial experience data furnished in the *Handbook*. It provides an analytical technique which lends itself readily for presentations to administrative officials, advisory councils, legislative committees, and similar officials and groups charged with the responsibility of financial policy-making decisions.

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